

Honorable Robert D. Drain
United States Bankruptcy Court for the Southern District of New York
Debtors: Delphi Corp.
Case Number: 05-44481

Feb. 8, 2009

You Honor,

On February 5th, 2009 I received an alarming letter. It stated that Delphi Corp. planned on eliminating my retirement health and life insurance benefits and had filed a motion with your U.S. Bankruptcy Court to do so.

On Feb 6th I received another letter from Delphi Corp indicating what my health care cost would be if I purchased the current group plan that Delphi Provided. These cost numbers alarmed me even more.

The following information demonstrates the hardship this motion would place on me personally and many of my fellow Delphi Corp. retirees under the age of 65.

Currently I am paying Delphi Corp. \$ 3191.40 per year for my health insurance and optional life insurance coverage. If I am made responsible for my total health insurance cost only, that cost would be an estimated \$ 15,983.00 per year. That is an additional insurance burden of \$12,792.60 per year without provision for any life insurance for me or my wife.

It will take 63% of my yearly social security benefit to pay for this increased burden. I am 63 years old and will have to incur this additional cost burden for two years

Also In the filing it stated that our Retiree Health Reimbursement Account would also be discontinued. This account was agreed to at my retirement to be a "one time" \$20,000 "pool of money" set aside to purchase Medicare supplement insurance when I turned 65 years of age and became Medicare eligible. This is a \$20,000 loss I would incur over the remainder of my life.

If this motion on behalf of Delphi Corp is approved I will personally lose \$45,584.00 of my promised retirement income.

I currently have \$121,300 of life insurance provided as part of my retirement agreement. I am also purchasing \$242,600 of optional life insurance through the Delphi Corp. plan at a cost of \$ 1747.00 per year. Per the motion filed, this all will be terminated.

My wife and I both have existing health problems which would preclude us going elsewhere for medical and life insurance. So my family will lose the opportunity to have asset protecting life insurance in case of my death..

I am obviously upset by this situation. I gave thirty four years of service to Delco Electronics Div. (GM) and Delphi Corp. and my voluntary agreement to take early retirement was based on Delphi Corp. providing health care and life insurance. I feel that Delphi Corp will be placing all salaried retirees without Medicare and life insurance benefits in difficult monetary situations. Hourly Delphi Corp. workers have never made contributions for their insurance and have prescription drug benefits superior to salaried personnel.

I appeal to what is fair in this situation. As a former manager at Delphi, I have seen the business decisions made by a dysfunctional group of separate companies discarded by GM called Delphi Corp. Organizational and business decisions finally placed Delphi Corp. in a bankruptcy situation.. I do not personally feel that my performance lead to the current situation, and I definitely feel that I should not be penalized in retirement for Delphi Corp's current financial problems.

I appeal to you to reject Delphi Corp's motion to discontinue promised and mutually agreed to retirement benefits to retired employees. Employees currently working have options that retirees do not. They can remain working until they are 65 years old and go directly to the Medicare rolls, or they can seek other employment if they do not agree with retirement benefits reductions.

Sincerely,



Daniel K. Ward
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